

Claims Statistics . . .

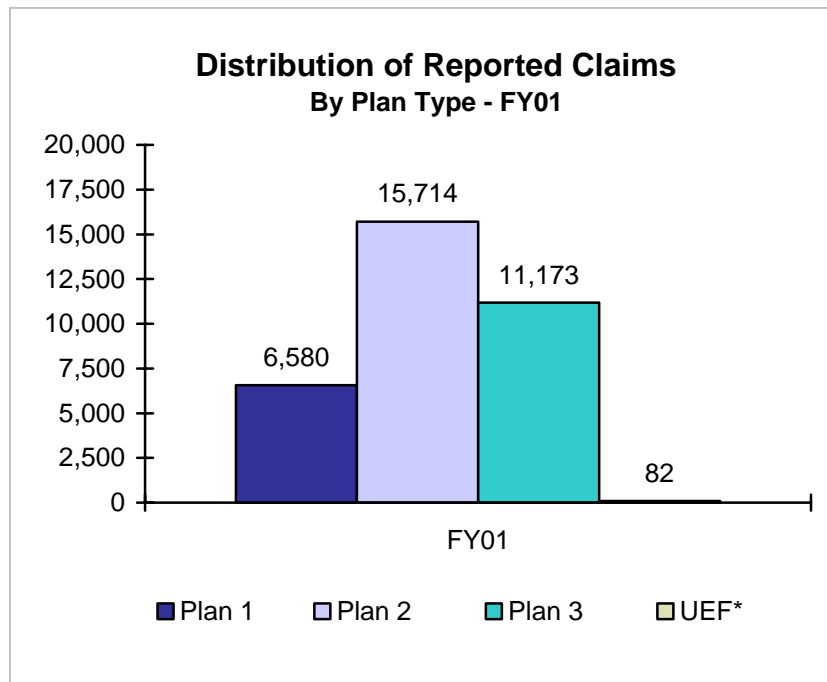
Comparison of Claims by Plan Type

Injured Worker Characteristics

Insurer Denial of Claims

Comparison of Claims by Plan Type

This section provides the most current statistical summary available on the status of Montana's workers' compensation system. This section is based on the First Report of Injury received by the department and includes indemnity and medical only claims.



Notes:

The number of total claims is continually changing.

*UEF means Uninsured Employers Fund.

FY means Fiscal Year, the period of time between July 1 and the succeeding June 30.

Distribution of Reported Claims By Plan Type

	FY97		FY98		FY99		FY00		FY01	
Plan Type	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Plan 1	7,958	23.5%	7,374	23.1%	6,802	21.4%	6,387	19.3%	6,580	19.6%
Plan 2	12,261	36.3%	13,731	42.9%	14,083	44.4%	15,740	47.6%	15,714	46.8%
Plan 3	13,484	39.9%	10,762	33.7%	10,757	33.9%	10,871	32.9%	11,173	33.3%
UEF	117	0.3%	112	0.4%	81	0.3%	77	0.2%	82	0.2%
Total*	33,820	100%	31,979	100%*	31,723	100%*	33,075	100%	33,549	100%*

Notes:

UEF means Uninsured Employers Fund.

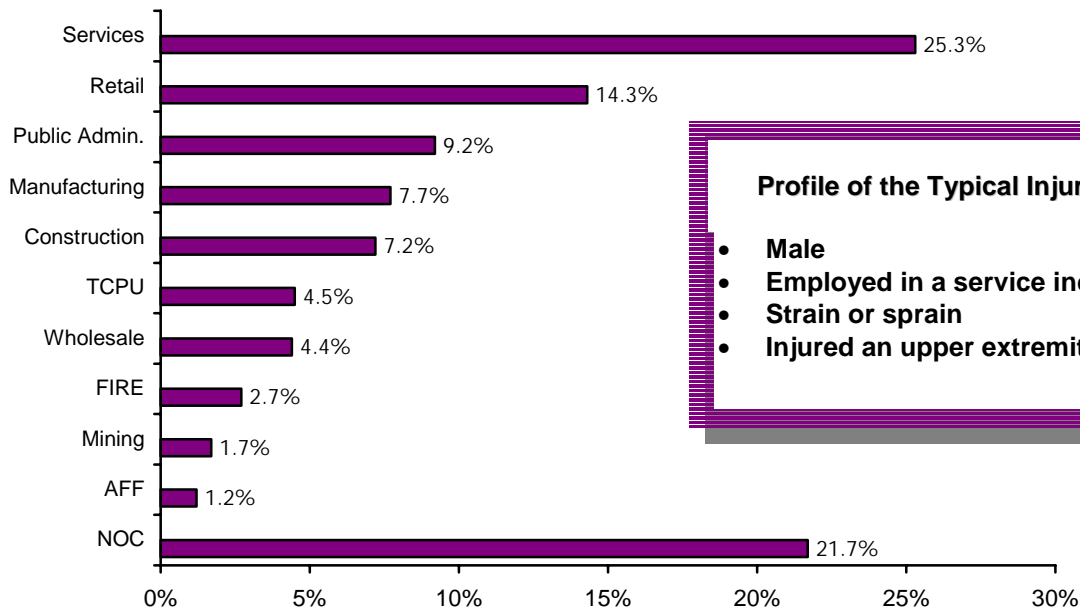
FY means Fiscal Year, the period of time between July 1 and the succeeding June 30.

*Column may not sum 100% due to rounding.

Injured Worker Characteristics

Percent Distribution of Claims By Standard Industrial Classification¹

Date of Injury - FY01



Profile of the Typical Injured Worker

- Male
- Employed in a service industry
- Strain or sprain
- Injured an upper extremity

Notes:

¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

²TCPU means Transportation, Communication & Public Utilities.

³FIRE means Finance, Insurance & Real Estate.

⁴AFF means Agriculture, Forestry & Fishing.

⁵NOC means Not Otherwise Classified.

Rank-Order Distribution of Claims By Standard Industrial Classification Major Groups

	FY97		FY98		FY99		FY00		FY01	
Standard Industrial Classification ¹	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Services	10,346	30.6%	8,955	28.0%	8,083	25.5%	8,124	24.6%	8,488	25.3%
Retail	5,103	15.1%	4,588	14.3%	4,485	14.1%	4,793	14.5%	4,791	14.3%
Public Administration	3,131	9.3%	2,909	9.1%	3,180	10.0%	3,173	9.6%	3,080	9.2%
Manufacturing	3,265	9.7%	3,002	9.4%	2,793	8.8%	2,733	8.3%	2,567	7.7%
Construction	2,410	7.1%	2,621	8.2%	2,388	7.5%	2,469	7.5%	2,431	7.2%
Transportation, Communication & Public Utilities	1,749	5.2%	1,534	4.8%	1,479	4.7%	1,599	4.8%	1,525	4.5%
Wholesale	1,724	5.1%	1,472	4.6%	1,430	4.5%	1,645	5.0%	1,486	4.4%
Finance, Insurance & Real Estate	519	1.5%	529	1.7%	484	1.5%	484	1.5%	916	2.7%
Mining	868	2.6%	710	2.2%	719	2.3%	612	1.9%	579	1.7%
Agriculture, Forestry & Fishing	524	1.5%	509	1.6%	494	1.6%	480	1.5%	405	1.2%
All Other Specific Claims, NOC	4,181	12.4%	5,150	16.1%	6,188	19.5%	6,963	21.1%	7,281	21.7%
Total*	33,820	100%*	31,979	100%	31,723	100%	33,075	100%*	33,549	100%*

Notes:

*Column may not sum 100% due to rounding.

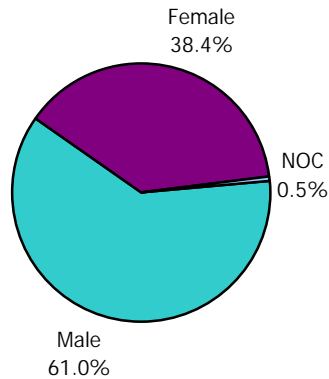
¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

⁵NOC means Not Otherwise Classified.

Some counts may vary slightly due to corrections in SIC codes from insurers.

Percent Distribution of Claims By Gender

Date of Injury - FY01



Notes: NOC means Not Otherwise Classified.



Distribution of Reported Claims By Gender

Gender	FY97		FY98		FY99		FY00		FY01	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Female	12,678	37.5%	11,804	36.9%	11,742	37.0%	12,052	36.4%	12,892	38.4%
Male	21,017	62.1%	20,089	62.8%	19,877	62.7%	20,778	62.8%	20,481	61.1%
All Other Claims, NOC ¹	125	0.4%	86	0.3%	104	0.3%	245	0.7%	176	0.5%
Total	33,820	100%	31,979	100%	31,723	100%	33,075	100%*	33,549	100%

Notes:

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Standard Industrial Classification by Gender Date of Injury – FY01

Standard Industrial Classification ¹	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	108	0.3%	297	0.9%	405	1.2%
Mining	22	0.1%	555	1.9%	577	1.7%
Construction	95	0.3%	2,327	6.9%	2,422	7.2%
Manufacturing	433	1.3%	2,123	6.3%	2,556	7.6%
Transportation, Communication & Public Utilities	253	0.8%	1,271	3.8%	1,524	4.5%
Wholesale Trade	209	0.6%	1,269	3.8%	1,478	4.4%
Retail Trade	2,223	6.6%	2,525	7.5%	4,748	14.2%
Finance, Insurance & Real Estate	382	1.1%	532	1.6%	914	2.7%
Services	5,241	15.6%	3,218	9.6%	8,459	25.2%
Public Administration	1,389	4.1%	1,683	5.0%	3,072	9.2%
NOC ² Gender codes	0	0	0	0	176	0.1%
NOC ² SIC codes	2,537	7.6%	4,681	14.0%	7,218	21.7%
Total	12,892	38.4%	20,481	61.1%	33,549	100%*

Notes:

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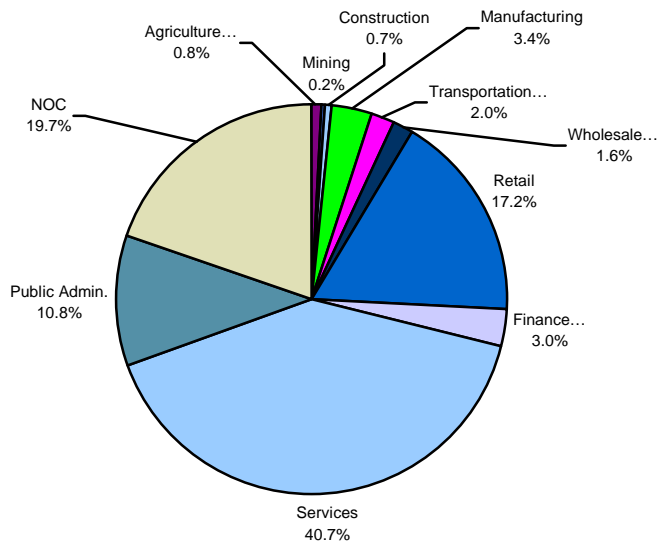
¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

²NOC means Not Otherwise Classified.

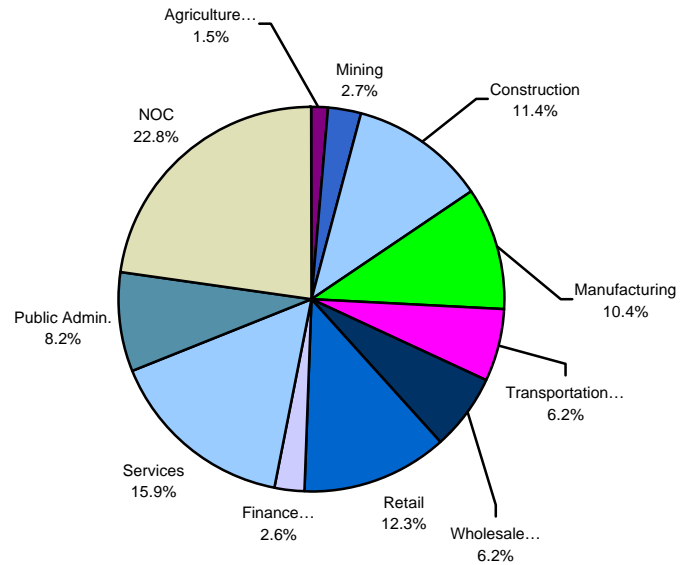
Total number of claims is 33,549. 176 claims had nonclassified Gender codes.

Distribution of Claims by Gender For all Standard Industrial Classification Categories

Date of Injury – FY01



Female



Male

Notes: NOC means Not Otherwise Classified.

Distribution of Claims by Gender For all Standard Industrial Classification Categories Date of Injury – FY01

Standard Industrial Classification ¹	Female		Male	
	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	108	0.8%	297	1.5%
Mining	22	0.2%	555	2.7%
Construction	95	0.7%	2,327	11.4%
Manufacturing	433	3.4%	2,123	10.4%
Transportation, Communication & Public Utilities	253	2.0%	1,271	6.2%
Wholesale Trade	209	1.6%	1,269	6.2%
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NOC ² SIC codes	2,537	19.7%	4,681	22.8%
Total	12,892	100%*	20,481	100%*

Notes:

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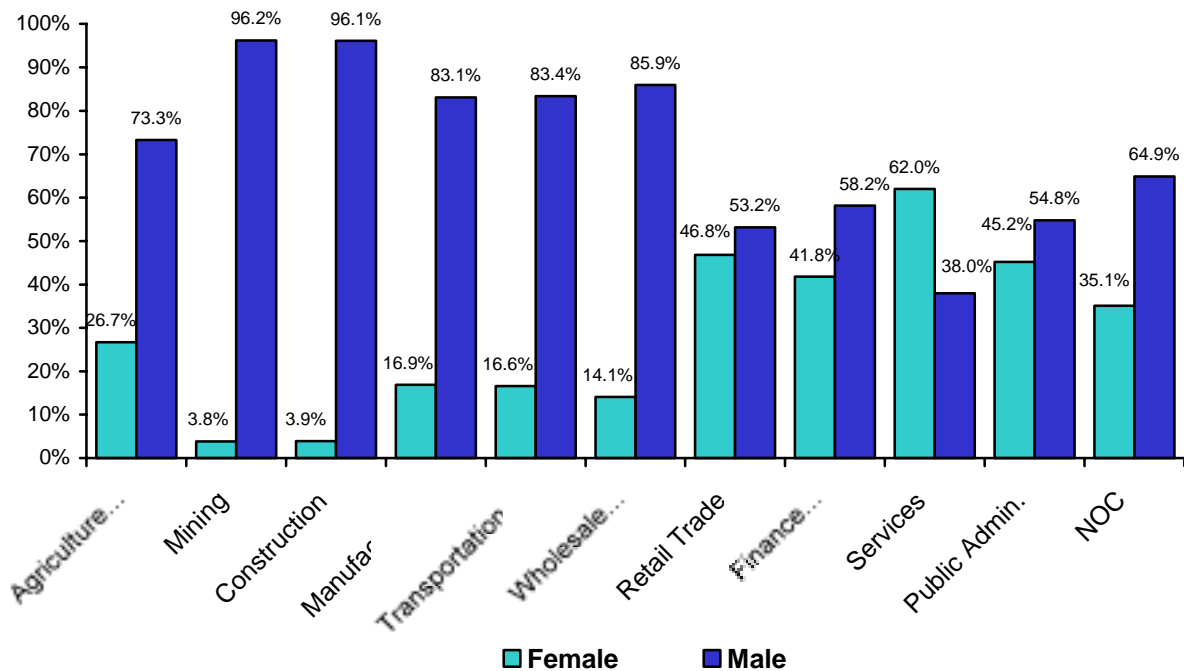
¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

²NOC means Not Otherwise Classified.

Total number of claims is 33,549. 176 claims had nonclassified Gender codes.

Distribution of Claims by Gender and by Standard Industrial Classification

Date of Injury - FY01



Notes:

NOC means Not Otherwise Classified.

Distribution of Claims¹ by Gender and by Standard Industrial Classification Date of Injury – FY01

Standard Industrial Classification ²	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent*
Agriculture, Forestry & Fishing	108	26.7%	297	73.3%	405	100%
Mining	22	3.8%	555	96.2%	577	100%
Construction	95	3.9%	2,327	96.1%	2,422	100%
Manufacturing	433	16.9%	2,123	83.1%	2,556	100%
Transportation, Communication & Public Utilities	253	16.6%	1,271	83.4%	1,524	100%
Wholesale Trade	209	14.1%	1,269	85.9%	1,478	100%
Retail Trade	2,223	46.8%	2,525	53.2%	4,748	100%
Finance, Insurance & Real Estate	382	41.8%	532	58.2%	914	100%
Services	5,241	62.0%	3,218	38.0%	8,459	100%
Public Administration	1,389	45.2%	1,683	54.8%	3,072	100%
NOC ³ SIC codes	2,537	35.1%	4,681	64.9%	7,218	100%
NOC ³ Gender codes	0	0%	0	0%	176	100%

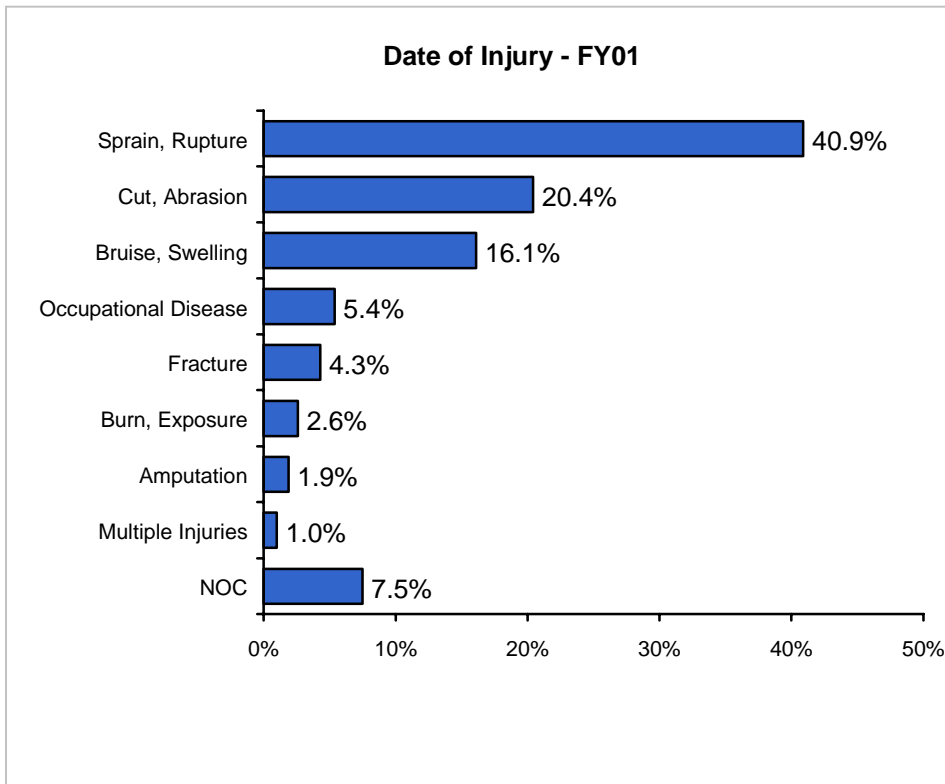
Notes:

¹Total number of claims is 33,549.

²Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

³NOC means Not Otherwise Classified.

Distribution of Claims By Nature of Injury



Notes: NOC means Not Otherwise Classified.

Rank-Order Distribution By Nature of Injury

	FY97		FY98		FY99		FY00		FY01	
Nature of Injury¹	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Sprain, Rupture	12,252	36.2%	12,242	38.3%	12,186	38.4%	13,348	40.4%	13,719	40.9%
Cut, Abrasion	7,496	22.2%	7,283	22.8%	6,566	20.7%	6,853	20.7%	6,845	20.4%
Bruise, Swelling	4,831	14.3%	4,538	14.2%	4,335	13.7%	4,841	14.6%	5,396	16.1%
Occupational Disease	1,750	5.2%	1,491	4.7%	1,877	5.9%	1,725	5.2%	1,812	5.4%
Fracture	1,527	4.5%	1,514	4.7%	1,459	4.6%	1,529	4.6%	1,429	4.3%
Burn, Exposure	1,098	3.2%	914	2.9%	872	2.7%	901	2.7%	865	2.6%
Amputation	87	0.3%	255	0.8%	750	2.4%	656	2.0%	635	1.9%
Multiple Injuries	155	0.5%	582	1.8%	804	2.5%	548	1.7%	340	1.0%
All Other Claims, NOC ²	4,624	13.7%	3,160	9.9%	2,874	9.1%	2,674	8.1%	2,508	7.5%
Total	33,820	100%*	31,979	100%*	31,723	100%	33,075	100%	33,549	100%*

Notes:

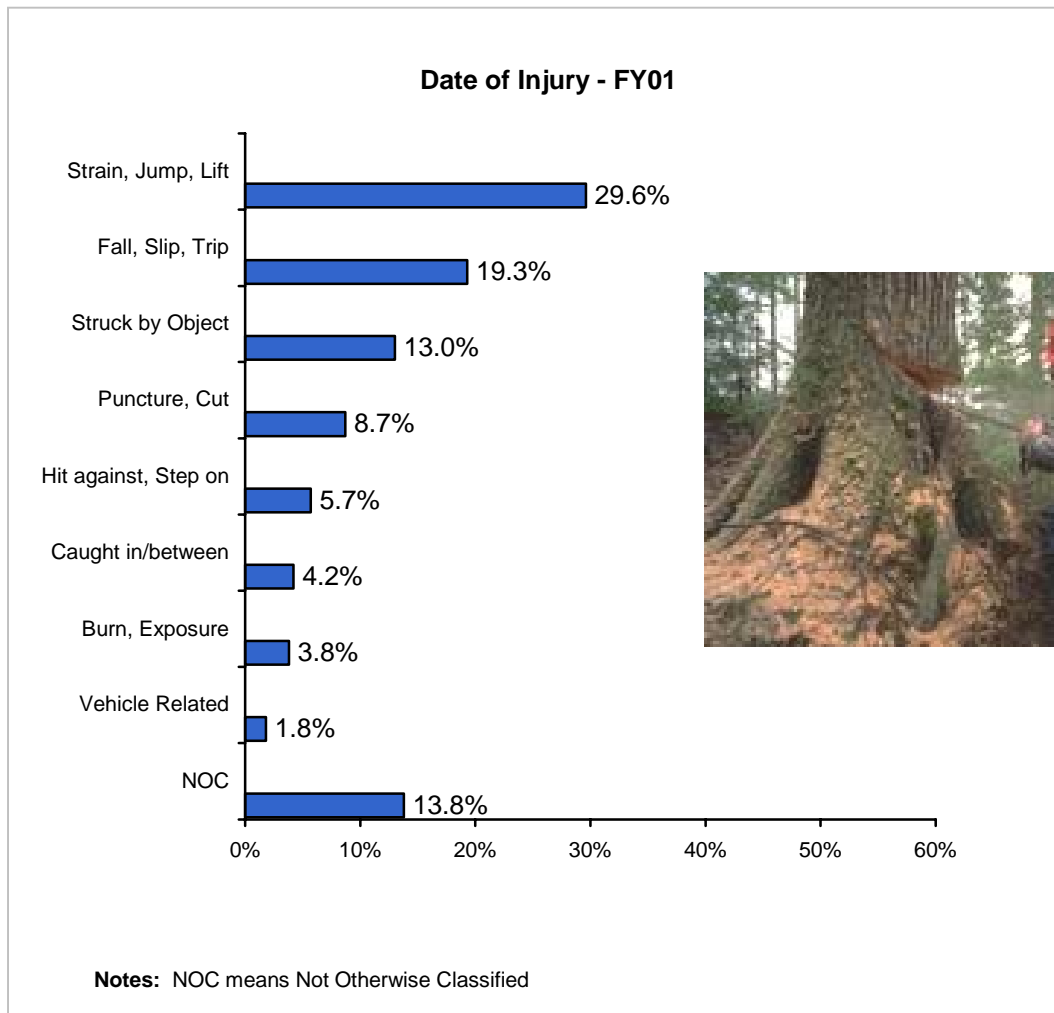
*Column may not sum to 100% due to rounding.

¹Source: International Association of Industrial Accident Boards and Commissions (IAIABC) - Electronic Data Interchange (EDI) definitions.

²NOC means Not Otherwise Classified.

Some fiscal year counts may vary slightly from previous reports due to corrections from insurers.

Distribution of Claims By Cause of Injury



Rank-Order Distribution By Cause of Injury

	FY97		FY98		FY99		FY00		FY01	
Cause of Injury ¹	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Strain, Jump, Lift	8,968	26.5%	8,985	28.1%	9,591	30.2%	9,859	29.8%	9,922	29.6%
Fall, Slip, Trip	6,164	18.2%	5,312	16.6%	5,426	17.1%	5,489	16.6%	6,469	19.3%
Struck by Object	4,505	13.3%	4,558	14.3%	4,399	13.9%	4,531	13.7%	4,372	13.0%
Puncture, Cut	2,402	7.1%	2,682	8.4%	2,599	8.2%	2,841	8.6%	2,917	8.7%
Hit against, Step on	2,321	6.9%	2,176	6.8%	1,854	5.8%	2,059	6.2%	1,904	5.7%
Caught in/between	1,351	4.0%	1,428	4.5%	1,291	4.1%	1,389	4.2%	1,423	4.2%
Burn, Exposure	1,667	4.9%	1,379	4.3%	1,469	4.6%	1,424	4.3%	1,288	3.8%
Vehicle Related	539	1.6%	559	1.7%	606	1.9%	589	1.8%	620	1.8%
All Other Claims, NOC ²	5,903	17.5%	4,900	15.3%	4,488	14.1%	4,894	14.8%	4,634	13.8%
Total	33,820	100%	31,979	100%	31,723	100%^a	33,075	100%	33,549	100%^a

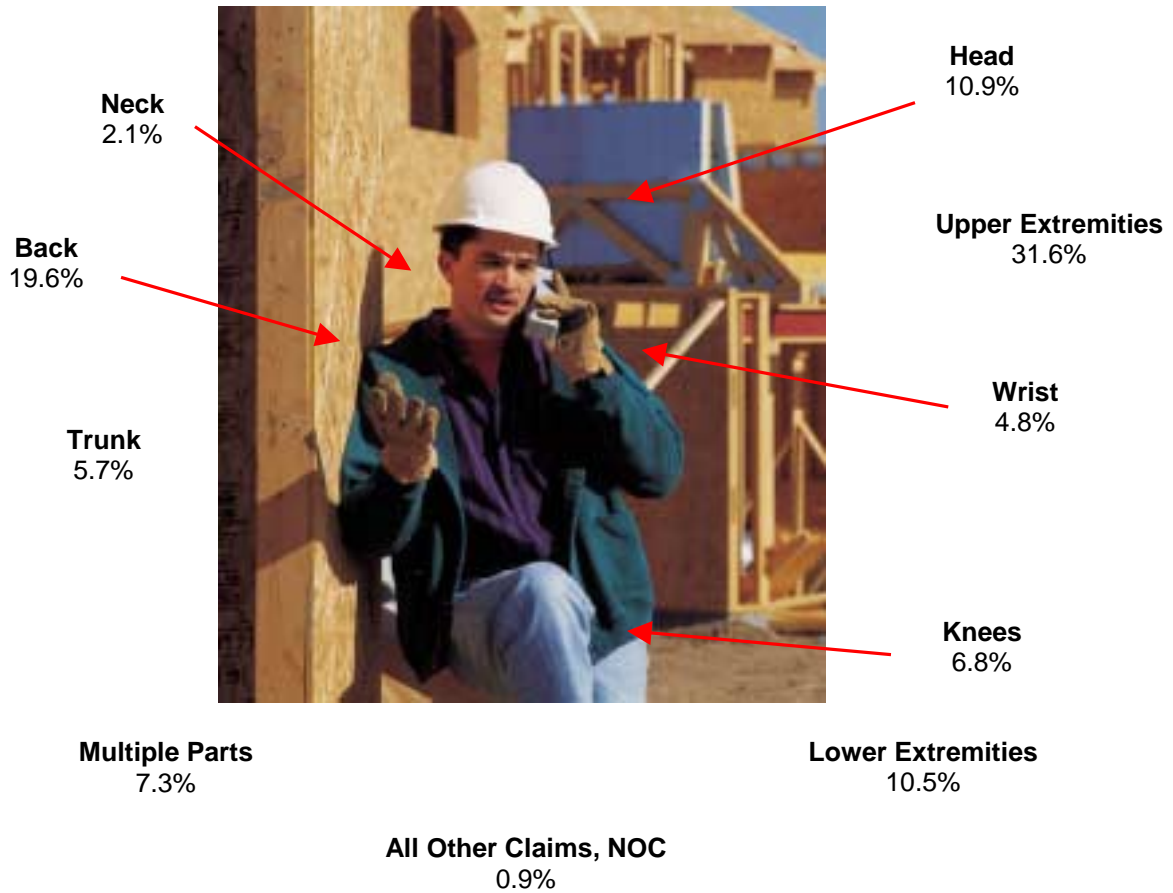
Notes: ^aColumn may not sum to 100% due to rounding.

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²NOC means Not Otherwise Classified.

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**Distribution of Claims
By Part of Body
Date of Injury – FY01**



Notes: NOC means Not Otherwise Classified.

**Rank-Order Distribution
By Part of Body**

	FY97		FY98		FY99		FY00		FY01	
Part of Body¹	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Upper Extremities	10,276	30.4%	10,007	31.3%	9,729	30.7%	10,314	31.2%	10,588	31.6%
Back	6,317	18.7%	6,468	20.2%	6,366	20.1%	6,526	19.7%	6,577	19.6%
Head	3,768	11.1%	3,698	11.6%	3,597	11.3%	3,705	11.2%	3,667	10.9%
Lower Extremities	3,438	10.2%	3,442	10.8%	3,350	10.6%	3,457	10.5%	3,510	10.5%
Multiple Parts	2,774	8.2%	2,010	6.3%	2,272	7.2%	2,465	7.5%	2,439	7.3%
Knees	2,032	6.0%	2,027	6.3%	2,076	6.5%	2,165	6.5%	2,269	6.8%
Trunk	2,132	6.3%	1,797	5.6%	2,030	6.4%	1,934	5.8%	1,906	5.7%
Wrist	1,493	4.4%	1,506	4.7%	1,525	4.8%	1,633	4.9%	1,604	4.8%
Neck	620	1.8%	713	2.2%	610	1.9%	699	2.1%	692	2.1%
All Other Claims, NOC ²	970	2.9%	311	1.0%	168	0.5%	177	0.6%	297	0.9%
Total	33,820	100%	31,979	100%	31,723	100%	33,075	100%	33,549	100%*

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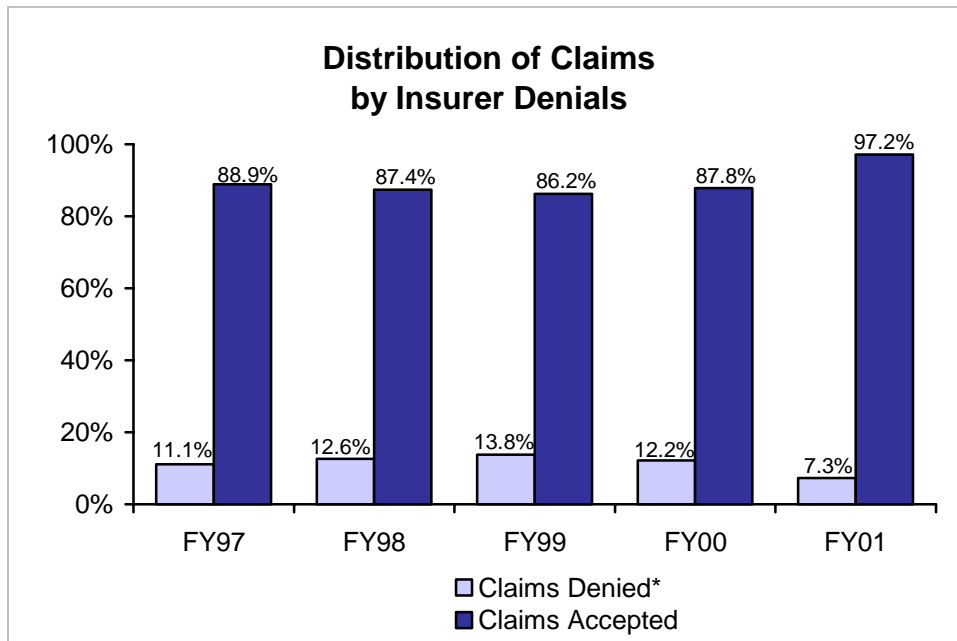
Insurer Denial of Claims

Insurer Denial of Claims By Fiscal Year

Reason for Claim Denial*		FY97	FY98	FY99	FY00	FY01
Late Claim Filing	Injury	18	16	23	40	55
	Occupational Disease	1	1	0	0	6
Insufficient Information	Incomplete or missing information necessary to accept liability	92	11	0	50	62
Coverage Issue	Corporate officer rejected	13	15	17	9	12
	Elects no coverage	11	8	0	6	16
	Independent Contractor issue	3	1	0	3	2
	Question which insurer liable	29	14	20	19	35
Other	No coverage	22	62	53	39	32
	Other	29	272	378	299	179
No Employer Notice	No 30-day notice to employer or insurer	180	198	188	160	222
Not in Course & Scope	Not in course and scope of employment	303	243	236	235	254
	No objective medical findings to substantiate injury	2,035	2,141	2,331	2,278	644
Definition of Injury not met	Heart attack - not caused by accident	23	10	16	13	20
	Does not meet definition of injury	595	417	553	448	691
	Does not meet definition of Occupational Disease	50	27	48	51	82
	Stress - not compensable	28	32	30	22	35

Notes:

* Claims initially denied may later be accepted by the insurer. Statistics on accepted injuries subsequent to a denial are not available.



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